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PATENT 7-2-01  
Attorney Docket No.: UPM-001.01  
(22648-101)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoffman et al. )  
Serial No: 09/696,762 ) Group Art Unit: 2162  
Filed: October 25, 2000 ) Examiner: To Be Assigned  
Title: Investment Advice System and Method )

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

6/25/01  
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Robert King

Commissioner for Patents  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT BASED ON INTERNATIONAL  
SEARCH REPORT IN A COUNTERPART PCT APPLICATION**

Sir:

In compliance with the requirements of 37 C.F.R. 1.56, submitted herewith on Form PTO-1449 is a list of publications identified in an International Search Report in a counterpart PCT application; a copy of each publication is being submitted herewith.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached Form 1449.

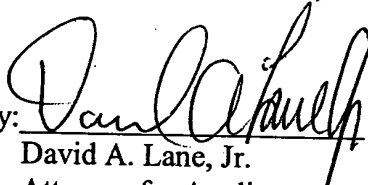
This submission does not represent that a search has been made or that no better art exists. Nor does it constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

Under 37 C.F.R. § 1.97 (b3), no additional costs are believed to be due in connection with the filing of this disclosure. If, however, a first Office Action on the merits issues in this application bearing a mailing date prior to the date of this Information Disclosure Statement, please Charge the appropriate fees as required under 37 C.F.R. § 1.17 (p) to our Deposit Account No. 06-1448.

Respectfully submitted,

FOLEY, HOAG & ELIOT, LLP

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Form PTO-1449

**INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION**  
 (Use several sheets if necessary)

 Docket Number (Optional)  
 UPM-001.01(22648-101)

 Application Number  
 09/696,762

 Applicant  
 Hoffman et al

 Filing Date  
 October 25, 2000

 Group Art Unit  
 2162

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	5,918,217	06/29/99	Maggioncalda et al	705	36	12/10/97

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**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
AB	WO 98/44444	10/08/98	PCT				X
AC	WO 99/28845	06/10/99	PCT				X
AD	WO 99/46658	09/16/99	PCT				X

**OTHER DOCUMENTS**

(Including Author, Title, Date, Pertinent Pages Etc.)

AE	International Search Report Completed on March 19, 2001 and Mailed on March 27, 2001					
EXAMINER				DATE CONSIDERED		

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

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